



3624 ZW

Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: LAWRENCE et al.

Application Serial No.: 09/919,413

Filing Date: July 31, 2001

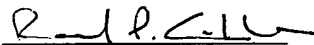
For: **ONLINE TRANSACTION RISK
MANAGEMENT**

) Group Art Unit: 3624
)
) Examiner: Subramanian, Narayanswamy
)
) **RESPONSE TRANSMITTAL**
)
) Docket No.: G08.128
)
) **PTO Customer Number 28062**
) Buckley, Maschoff & Talwalkar LLC
) Five Elm Street
) New Canaan, CT 06840
)

CERTIFICATE OF MAILING UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on July 6, 2005.

Dated: July 6, 2005

By: 
Randolph Calhoun

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Transmitted herewith for filing are:

1. ☒ Amendment/Response to Non-Final Office Action mailed 04/06/05
2. ☒ Additional Enclosures: Acknowledgement Postcard

FEE CALCULATION

For	Current	Prev. Paid	No. Extra	Rate	Fee
Total Claims	17	- 43	0	\$50.00	\$0.00
Indep. Claims	1	- 3	0	\$200.00	\$0.00
Multiple Dependent Claims (add \$300.00 if applicable)					\$0.00
OTHER FEE (specify purpose):					\$0.00
TOTAL FEE					\$0.00


No fee is enclosed.

The Commissioner is hereby authorized to charge and credit Deposit Account No. 50-1852 as described below. A duplicate copy of this sheet is enclosed.

- ☒ Credit any overpayment.
- ☒ Charge any additional fees required under 37 CFR 1.16 and 1.17.

Respectfully submitted,

July 6, 2005
Date


Randolph P. Calhoun
Registration No. 45,371
Buckley, Maschoff & Talwalkar LLC
Five Elm Street
New Canaan, CT 06840
(203) 972-5985



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) **AMENDMENT and RESPONSE** to April
) 6, 2005 Non-Final Office Action
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Randolph P. Calhoun

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed April 6, 2005, please amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 5 of this paper.